

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

CHERISE N. BROWN

Debtor(s)

Case No. 22-11414-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/01/2022.
- 2) The plan was confirmed on 12/01/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/13/2024.
- 6) Number of months from filing or conversion to last payment: 21.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,250.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$26,250.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,610.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,259.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,869.00

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIDVANTAGE ON BEHALF OF: DEPT	Unsecured	NA	14,844.02	14,844.02	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Unsecured	10,974.00	NA	NA	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	25.40	25.40	0.00	0.00
AT&T MOBILITY	Unsecured	NA	2,066.81	2,066.81	0.00	0.00
AUTO TRAKK LLC	Unsecured	NA	13,831.70	13,831.70	0.00	0.00
CAPITAL ONE	Unsecured	10,914.05	NA	NA	0.00	0.00
CREDIT ACCEPTANCE	Secured	NA	4,900.00	4,900.00	0.00	0.00
CREDIT ACCEPTANCE	Unsecured	NA	4,915.32	4,915.32	0.00	0.00
ECMC	Unsecured	NA	25,747.97	25,747.97	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	NA	3,424.30	3,424.30	0.00	0.00
LVNV FUNDING	Unsecured	NA	273.28	273.28	0.00	0.00
NATIONSTAR MORTGAGE LLC,	Secured	NA	185,347.03	67,510.77	21,381.00	0.00
NAVIENT	Unsecured	11,972.23	NA	NA	0.00	0.00
PECO ENERGY COMPANY	Unsecured	NA	9,002.27	9,002.27	0.00	0.00
PHEAA	Unsecured	21,000.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	9,593.83	9,593.83	0.00	0.00
PORTFOLIO RECOVERY/ONE MAIN	Unsecured	10,300.00	NA	NA	0.00	0.00
QUANTUM3 GROUP	Unsecured	503.00	NA	NA	0.00	0.00
SPRINT CORP	Unsecured	4,095.00	NA	NA	0.00	0.00
WESTLAKE SERVICES LLC	Unsecured	NA	13,457.84	13,457.84	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$67,510.77	\$21,381.00	\$0.00
Debt Secured by Vehicle	\$8,324.30	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$75,835.07	\$21,381.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$93,758.44	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,869.00</u>	
Disbursements to Creditors	<u>\$21,381.00</u>	
TOTAL DISBURSEMENTS :		<u>\$26,250.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.